

CLAIMS:

1. A financial transaction system utilized by a plurality of participating consumers and benefit sponsors comprising:

- (a) establishing an investment account for the benefit of a participating consumer;
- (b) administering the investment account in a manner that the investment account is entitled to accumulate income and gain on a tax deferred basis;
- (c) providing a plurality of benefit sponsors that offer goods and services to the participating consumer;
- (d) establishing an authorized payment method for the sale of said goods and services to the participating consumer;
- (e) tracking the qualifying activity that results in the participating consumer being entitled to receive a deposit into or a disbursement from said investment account; and
- (f) providing a specified benefit to the participating consumer for utilizing the authorized payment method when purchasing goods and services, said benefit comprising a deposit into the participating consumer's investment account.

2. The system of Claim 1 further including, reporting on and accounting for the activities that result in the participating consumer being entitled to receive a deposit into, or disbursement from, said investment account.

3. The system of Claim 1 further including implementing a deposit into, or disbursement

from, said investment account.

4. The system of Claim 1 wherein said participating consumer's investment account is established and administered in a manner that the investment account is entitled to accumulate income and gain on a non-tax deferred basis.

5. The system of Claim 1 wherein said participating consumer's investment account is pooled with like investment accounts of other participating consumers.

6. The system of Claim 1 wherein the investment account is held and administered by a third party acting in a fiduciary capacity with respect to the investment account and the participating consumer.

7. The system of Claim 1 wherein an individual may apply to become a participating consumer by providing specified information and wherein each resulting participating consumer is assigned an identification indicia unique to the system.

8. The system of Claim 1 including reporting the qualifying activity of the participating consumer to the appropriate benefit sponsor.

9. The system of Claim 1 including reporting the investment account activity of the participating consumer to the participating consumer.

10. The system of Claim 1 including reporting qualifying activity of the participating consumer to the participating consumer.

11. The system of Claim 1 further including providing the participating consumer with directed advertising relating to goods and services and other opportunities offered by benefit sponsors.

12. The system of Claim 1 further including providing participating consumers with non-monetary incentives relating to goods and services offered by benefit sponsors.

13. The system of Claim 1 further including providing participating consumers with promotions relating to goods and services offered by benefit sponsors.

14. The system of Claim 1 further including providing customer service support to participating consumers by established communication systems.

15. The system of Claim 1 wherein an individual may obtain information and apply to become a participating consumer by applying via a global communications network.

16. The system of Claim 1 wherein an entity may obtain information and apply to become a benefit sponsor by applying via a global communications network.

17. The system of Claim 1 wherein a qualifying participating consumer may apply for and use a payment card as the authorized payment method, which payment card is issued by a benefit sponsor.

5 18. The system of Claim 17 wherein the participating consumer is entitled to receive a predetermined investment account benefit for all amounts spent using said payment card, independent of whether the merchant or service provider that accepts the payment card is also a benefit sponsor.

10 19. The system of Claim 17 wherein the participating consumer is entitled to receive an incremental predetermined investment account benefit for all amounts spent using such payment card to purchase goods and services from a benefit sponsor.

15 20. The system of Claim 17 wherein the participating consumer is entitled to receive a predetermined investment account benefit for all amounts spent purchasing goods and services from certain designated benefit sponsors.

21. The system of Claim 1 wherein a participating consumer may register and use a payment card as the authorized payment method, which payment card is not issued by a benefit sponsor.

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22. The system of Claim 1 wherein said authorized payment method utilized by the participating consumer is selected from the group consisting of credit cards, on-line debit cards,

off-line debit cards, travel and entertainment cards, smart cards, chip cards, stored value cards, cash, paper checks, electronic checks, truncated checks, an Internet wallet, electronic wallet or cyber-currency.

5 23. The system of Claim 15 wherein a participating consumer may apply for a payment card issued by a benefit sponsor by submitting the required information through a global communications web page operated by or on behalf of a benefit sponsor.

10 24. The system of Claim 1 wherein a participating consumer that also participates in an independent shopping or loyalty program may designate a predetermined portion of the benefits available to such participating consumer under the independent program be directed, as a deposit, into such participating consumer's investment account.

15 25. The system of Claim 24 further providing tracking, reporting and accounting for the investment account deposits resulting from a participating consumer's participation in said independent program.

26. The system of claim 25 wherein the benefit sponsor is a manufacturer of the predetermined good or service.

20 27. The system of claim 25 wherein the benefit sponsor is a distributor of the predetermined good or service.

28. The system of Claim 25 wherein the system has access to transaction data such that the system can track and account for the participating consumer's purchase of the predetermined good or service.

29. The system of Claim 28 wherein said data is SKU data.

30. The system of Claim 29 wherein said data is Level II data.

31. The system of Claim 1 wherein a participating consumer receives an incremental investment account benefit in connection with the purchase of a predetermined good or service.

32. The system of Claim 1 wherein the participating consumer is entitled to receive an incremental investment account benefit by engaging in designated qualifying activity not requiring the purchase of goods or services.

33. The system of Claim 1 wherein the participating consumer may designate a third party as the beneficiary of the participating consumer's investment account.

34. The system of Claim 1 further providing an audit and reconciliation function which does not provide or permit an investment account benefit for goods and services that are returned or subject to payment dispute, including chargeback and retrieval processes.

35. The system of Claim 1, wherein benefit sponsors fund the participating consumer's investment account benefits *via* electronic transfer means.

36. The system of Claim 35 wherein said electronic transfer means is the Automated Clearing House (ACH).

37. The system of Claim 35 wherein said electronic means comprises the Automated Clearing House.

38. The system of Claim 1, wherein designated third parties, acting on behalf of and at the direction of benefit sponsors, fund the participating consumer's investment account benefits *via* electronic means.

39. The system of Claim 1 wherein selected information relating to the spending habits and preferences of participating consumers is accumulated and maintained in a secure electronic environment for use in connection with administering the system and for the exclusive benefit of the participating consumer and benefit sponsor.

40. The system of Claim 1, wherein a participating consumer may view his or her investment account and qualifying activity status using wireless technologies selected from a group consisting of PDA's (personal digital assistants), cellular, digital or satellite communication devices.

41. The system of Claim 1, wherein a participating consumer may initiate permitted investment account activities using wireless technologies, selected from a group consisting of PDA's (personal digital assistants), cellular, digital or satellite communication devices.

42. The system of Claim 1 wherein a benefit sponsor may send participating consumers information *via* wireless communications.

43. The system of Claim 28 wherein said statements are piggyback communications accompanying other communications.

44. The system of Claim 1 wherein each benefit sponsor may offer a customized account benefit to a participating consumer as a result of the participating consumer's purchase of certain goods or services or other qualifying activity.

45. A computer-based system operated for the benefit of a plurality of participating consumers and benefit sponsors comprising:

- (a) means for acquiring required data for each participating consumer;
- (b) means for acquiring required data for each benefit sponsor;
- (c) means for acquiring the data required to track the qualifying activity of each participating consumer;
- (d) means for storing the data described in (a) through (c);
- (e) means for processing the data described in (a) through (c) such that investment



account benefits are calculated;

- (f) means for reporting the results of (e) to participating consumers, benefit sponsors and investment account custodians;
- (g) means for responding to inquiries from participating consumers;
- (h) means for responding to inquiries from benefit sponsors;
- (i) means for acquiring the data necessary to, track, approve, and report on an addition to or a disbursement from an investment account;
- (j) means for implementing an addition to or a disbursement from an investment account; and
- (k) means in (a) through (j) comprised of coded instructions that are executed by a group of computers.

46. The system of Claim 45 wherein said instruction comprise a plurality of machine readable instructions which, when executed by a discrete group of computers and related electronic devices, operating in tandem, causes such computers to perform each of the steps as set forth in (a) through (j).

47. The system of Claim 45 wherein a comprehensive and fully integrated computer and global communication system implements, operates and administers the system.